

## UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Brownsville)

In re Lorena Salazar  
DebtorCase No. 09-10167  
Chapter 13**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: AMERICAN HOME MORTGAGE SERVICING, INC.Court claim no. (if known): 13Last four digits of any number you  
use to identify the debtor's account: 7431**Date of payment change:**

Must be at least 21 days after date of this notice

05/01/2013**New total payment:**

Principal, interest, and escrow, if any

\$576.63**Part 1: Escrow Account Payment Adjustment****Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$173.00New escrow payment: \$179.42**Part 2: Mortgage Payment Adjustment****Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X

/s/ Diana Duarte

Date 02/28/2013

Authorized Filing Agent for Filer

Print: Diana Duarte

Title Authorized Filing Agent for Filer

Company Homeward Residential, Inc.

Address 1525 S. Beltline Road  
Coppell, TX 75019

Specific Contact Information:

Phone: 877-304-3100

539288-4d327f65-6f57-4403-ac57-d18685346c9b

# UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Brownsville)

Chapter 13 No. 09-10167

Judge: Richard S. Schmidt

In re:

Lorena Salazar

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on February 28, 2013, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Lorena Salazar  
2983 Fairfield Drive  
Brownsville, TX 78526

Debtor's Attorney: Abelardo Limon, Jr  
Limon Law Office PC  
890 W Price Rd  
Brownsville, TX 78520

Trustee: Cindy Boudloche  
Chapter 13 Trustee  
555 N Carancahua  
Ste 600  
Corpus Christi, TX 78401-0823

/s/ Bill Taylor

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As Authorized Agent for Filer



FOR EYE ONLY  
Please do not mail payments to this address  
P.O. Box 619063  
Dallas, TX 75261-9063

ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT

3-764-79877-0006172-002-000-010-000-000

LORENA SALAZAR  
2983 FAIRFIELD DR  
BROWNSVILLE TX 78526-4274

CONTACT INFORMATION

**Customer Care Department 1-877-304-3100**  
7:00am - 9:00pm CST Monday through Friday  
7:00am - 4:00pm CST Saturday  
**Web site: [www.gohomeward.com](http://www.gohomeward.com)**

**Statement Date:** 02/08/2013  
**Payment Due Date:** 11/01/2012  
**Account Number:** [REDACTED]

PAYMENT INFORMATION

**ACCOUNT NUMBER:** [REDACTED]  
**ANALYSIS DATE:** 02/07/2013

	PRESENT PAYMENT	NEW PAYMENT effective 05/01/2013
Principal & Interest	\$397.21	\$397.21
Escrow Deposit	\$167.62	\$179.42
Surplus	\$5.38	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
<b>Total</b>	<b>\$570.21</b>	<b>\$576.63</b>

COMING YEAR ESCROW PROJECTIONS

Under Federal Law, your lowest monthly balance in the next twelve months should not exceed \$358.84 or 1/6th of total anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Your actual lowest monthly balance was -\$589.13. Your current projected low balance is \$410.42. Your required low balance is \$358.84, creating a surplus of \$51.58. The items with an asterisk in your account history may explain this. For further explanations, please call 877-304-3100 or write to P.O. Box 631730, Irving, TX 75063-1730.

NEW ESCROW DEPOSIT BREAKDOWN		YOUR ESCROW ACCOUNT PROJECTION				
ESCROW ITEM	ANNUAL EXPENSE	MONTH	PAID IN TO ESCROW	PAID OUT FROM ESCROW	DESCRIPTION	PROJECTED BALANCE
Haz Ins Disb	\$881.00					
County Tax Disb	\$1,271.97					
<b>TOTAL</b>	<b>\$2,152.97</b>					
					<b>Escrow Account Balance</b>	1,486.87
		May-13	179.42	.00		1,666.29
		Jun-13	179.42	.00		1,845.71
		Jul-13	179.42	881.00	HAZARD INS.	1,144.13
		Aug-13	179.42	.00		1,323.55
		Sep-13	179.42	.00		1,502.97
		Oct-13	179.42	1,271.97	COUNTY TAX	410.42
		Nov-13	179.42	.00		589.84
		Dec-13	179.42	.00		769.26
		Jan-14	179.42	.00		948.68
		Feb-14	179.42	.00		1,128.10
		Mar-14	179.42	.00		1,307.52
		Apr-14	179.42	.00		1,486.94
						1,435.29
						1,614.71
						1,794.13
						1,092.55
						1,271.97
						1,451.39
						358.84
						538.26
						717.68
						897.10
						1,076.52
						1,255.94
						1,435.36

\* The figures in this section are based on a division by twelve to get your monthly total and may be rounded up or down to the nearest penny.

NOTICE:

HomewardResidential, Inc. is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt. If a bankruptcy proceeding is pending, please continue to make payments in accordance with any bankruptcy payment arrangement or advice of counsel.



SEE REVERSE SIDE FOR  
ADDITIONAL INFORMATION



ESCROW SURPLUS OVER \$50

Any surplus shown is based on the anticipated receipt of all scheduled payments due on your loan through the effective date of this analysis. As these funds have not actually been received, any projected overage will not be refunded until your loan is contractually current unless your state requires otherwise, and may be sent directly to the trustee if you have filed a bankruptcy case and it is still active.

764-2020-0512F

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter “E” beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid in full

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

Homeward Residential, Inc. does not recognize property tax deferrals, repayment plans, or third-party property tax lien transfers and will take the necessary action to pay your property taxes to ensure that our mutually vested interest in your property is not at risk. These programs create a lien on your property that takes precedence over the mortgage lien in most cases and may result in interest at a high rate owed to the tax collector or a third party, payable over the course of the repayment plan or at the expiration of the deferral period. If you are having trouble making your loan payments and are considering or participating in one of these programs, please contact Homeward Residential, Inc. at 1-877-304-3100 so that we may offer you assistance.

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	1,340.93	260.64
05/12	167.62	260.64				1,508.55	521.28
06/12	167.62	260.64				1,676.17	781.92
07/12	167.62	*	792.00	881.00	HAZARD INS.	1,051.79	-99.08
08/12	167.62	521.28				1,219.41	422.20
09/12	167.62	260.64				1,387.03	682.84
10/12	167.62	*	1,219.41	1,271.97	COUNTY TAX	335.24 <	-589.13 <
11/12	167.62	346.00				502.86	-243.13
12/12	167.62	173.00				670.48	-70.13
01/13	167.62	519.00				838.10	448.87
02/13	167.62	692.00	E		E	1,005.72	1,140.87
03/13	167.62	173.00	E		E	1,173.34	1,313.87

FREQUENTLY ASKED QUESTIONS

Homeward Residential, Inc. is providing you with this statement as a detailed analysis of the activity to your escrow account. Deposits into your escrow account are included in your monthly mortgage payment and those sums are held in reserve for future disbursements for your property taxes and/or insurance.

Q. Why do escrow deposits change?

When changes in your taxes and/or insurance occur or your escrow account is short, your escrow deposit will adjust resulting in a new monthly payment.

Q. How often are escrowed loans analyzed?

Homeward Residential analyzes contractually current escrowed loans once every 12 months to determine the appropriate monthly escrow deposit. Additional analysis or payment adjustments may be necessary when significant changes in disbursement amounts of escrowed items occur.

Q. What does an analysis reveal?

An analysis determines if adjustments need to be made to the escrow deposit based on escrow disbursements in an upcoming year. If Homeward Residential has disbursed an amount higher than anticipated for any escrowed item(s), generally a shortage is created and a payment coupon will accompany the analysis. If Homeward Residential disbursed an amount lower than anticipated for any escrowed item(s), generally an overage is created and a check may accompany the analysis.

Q. Is a cushion (excess funds) in an escrow account necessary?

Yes, Homeward Residential requires a two month escrow cushion where permitted by state law, to cover unanticipated increases in the following year's tax and insurance bills.

Q. How is a shortage collected?

A shortage is collected over a 12 month period.

Q. How can you get additional information on your escrow account?

If you need more information, please contact us at 1-877-304-3100 or visit our web site at [www.gohomeward.com](http://www.gohomeward.com)